

Information to identify the case:

Debtor 1	<u>Kevin . Van Putten</u>	Social Security number or ITIN	xxx-xx-2604
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number:	19-20626-VFP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kevin . Van Putten

7/10/24

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kevin . Van Putten
Debtor

Case No. 19-20626-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jul 10, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2024:

Recip ID	Recipient Name and Address
db	Kevin . Van Putten, 42-44 Oriental Street, Newark, NJ 07104-6019
cr	+ SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo, LLP, 85 Broad Street, Suite 501, 85 Broad Street, Suite 501, New York, NY 10004-1734
518267460	+ Atlantic Credit and Finance, c/o Forster Garbus & Barbus, 7 Banta Place, Hackensack, NJ 07601-5604
518267467	EZ Pass Port Authority NY & NJ, P.O. Box 149003, Staten Island, NY 10314
518267465	Eichenbaum & Stylianou, LLC, 10 Forest Avenue, Suite 300, P.O. Box 914, Paramus, NJ 07653-0914
518267466	+ Essex County Sheriff's Department, 50 West Market Street, Newark, NJ 07102-1692
518316844	+ Long Island State Efcu, 250 Veternas Highway, Hauppague, New York 11788-5500
518463438	+ New York State Thruway Authority, 200 Southern Blvd., Albany, NY 12209-2098

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 10 2024 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 10 2024 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 10 2024 20:52:00	Santander Consumer USA Inc., PO Box 961245, Fort Worth, TX 76161-0244
518267459	+ EDI: GMACFS.COM	Jul 11 2024 00:34:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
518267463	Email/Text: BKBCNMAIL@carringtonms.com	Jul 10 2024 20:50:00	Carrington Mortgage Services, Attn: Bankruptcy, Po Box 3730, Anaheim, CA 92806
518346994	Email/Text: BKBCNMAIL@carringtonms.com	Jul 10 2024 20:50:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
518267461	+ EDI: CAPITALONE.COM	Jul 11 2024 00:34:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518308293	+ EDI: AIS.COM	Jul 11 2024 00:40:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518267464	+ EDI: CCS.COM	Jul 11 2024 00:40:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
518267468	+ EDI: AMINFOFP.COM	Jul 11 2024 00:34:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
518318986	EDI: IRS.COM		

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		Jul 11 2024 00:34:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
518579391	Email/PDF: resurgentbknotifications@resurgent.com	Jul 10 2024 20:57:04	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518579390	Email/PDF: resurgentbknotifications@resurgent.com	Jul 10 2024 20:57:01	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518392013	Email/Text: bankruptcynotice@nymcu.org	Jul 10 2024 20:52:00	MUNICIPAL CREDIT UNION, MCU-COLLECTIONS/LOSS PREVENTION DEPT., 22 CORTLANDT ST 24 FL, NEW YORK, NY 10007-3153
518267473	Email/Text: bankruptcynotice@nymcu.org	Jul 10 2024 20:52:00	Municipal Credit Union, Attn: Bankruptcy, Po Box 3205, New York, NY 10007
518267472	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 10 2024 20:52:00	Midland Funding LLC, ATTN: Mia Kiritsis, Esq, 1037 Raymond Blvd, Suite 710, Newark, NJ 07102-5423
518303400	+ Email/Text: nys.dtf.bncnotice@tax.ny.gov	Jul 10 2024 20:52:00	NY State Dept of Taxation and Finance, PO Box 5300, Albany NY 12205-0300
518267476	^ MEBN	Jul 10 2024 20:44:55	New Jersey Attorney General Office, Division of Law, Richard H. Hughes Justic Complex, 25 Market Street, P.O. Box 112, Trenton, NJ 08625-0112
518267478	+ Email/Text: nys.dtf.bncnotice@tax.ny.gov	Jul 10 2024 20:52:00	New York State - Assessment Receiveable, Division of Taxation, PO Box 4127, Binghamton, NY 13902-4127
518923756	Email/Text: bknotices@sns.com	Jul 10 2024 20:52:00	SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501
518267477	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jul 10 2024 20:51:00	New Jersey Division of Taxation, Compliance & Enforcement-Bankruptcy Unit, 50 Barrack Street, 9th Floor, P.O. Box 245, Trenton, NJ 08695-0267
518297872	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jul 10 2024 20:51:00	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
518267479	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 10 2024 20:52:00	Santander Consumer USA, 5201 Rufe Snow Drive, Suite 400, North Richland Hills, TX 76180-6036
518284107	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 10 2024 20:52:00	Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
518267480	+ Email/Text: BKRMailOPS@weltman.com	Jul 10 2024 20:52:00	Sterling Jewelers/Jared, Attn: Bankruptcy, 375 Ghent Rd, Akron, OH 44333-4601
518267481	+ Email/Text: bankruptcy@bbandt.com	Jul 10 2024 20:52:00	Suntrust Bank, Attn: Bankruptcy, Po Box 85092 Mc Va-Wmrk-7952, Richmond, VA 23285-5092
518391897	^ MEBN	Jul 10 2024 20:47:59	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518322433	^ MEBN	Jul 10 2024 20:48:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518316845	+ EDI: LCIFULLSRV	Jul 11 2024 00:34:00	Varius Holdings, LLC, P.O. Box 1931, Burlingame, CA 94011-1931

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

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Recip ID	Bypass Reason	Name and Address
518267470		Long Island State Efcu
518267471		Long Island State Efcu
cr	*+	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518267462	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518267474	*P++	MUNICIPAL CREDIT UNION, 22 CORTLANDT STREET, 24TH FLOOR, NEW YORK NY 10007-3153, address filed with court:, Municipal Credit Union, Attn: Bankruptcy, Po Box 3205, New York, NY 10007
518267475	*P++	MUNICIPAL CREDIT UNION, 22 CORTLANDT STREET, 24TH FLOOR, NEW YORK NY 10007-3153, address filed with court:, Municipal Credit Union, Attn: Bankruptcy, Po Box 3205, New York, NY 10007
518923757	*P++	SN SERVICING CORPORATION, 323 FIFTH ST, EUREKA CA 95501-0305, address filed with court:, SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501
518267469	##+	KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812

TOTAL: 2 Undeliverable, 5 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2024 at the address(es) listed below:

Name	Email Address
David Coats	on behalf of Creditor U.S. Bank Trust National Association as Trustee of the Bungalow Series IV Trust dcoats@ghidottiberger.com
Denise E. Carlon	on behalf of Creditor Wilmington Savings Fund Society FSB, as Trustee of Stanwich Mortgage Loan Trust A dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Jonathan C. Schwalb	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Bungalow Series IV Trust bankruptcy@friedmanvartolo.com, jschwalb@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
Stuart M. Nachbar	on behalf of Debtor Kevin . Van Putten stuart@snanj.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7